

Amendments to the Claims:

This listing of claims will replace all prior versions, and listings of claims in the application:

Listing of Claims:

- 1 1. (Original) An electronic commerce card authentication system
2 comprising:
3 a central transaction server adapted to:
4 receive an authentication request from a cardholder system;
5 forward the authentication request to an access control server;
6 relay authentication information between the access control server and
7 the cardholder system;
8 receive an authentication response from the access control server; and
9 forward the authentication response to the cardholder system.
- 1 2. (Original) The electronic commerce card authentication system of
2 claim 1, wherein the authentication response is adapted to be analyzed by a merchant system.
- 1 3. (Original) The electronic commerce card authentication system of
2 claim 1, wherein the central transaction server is adapted to forward a copy of the
3 authentication response to an authentication history server to be archived.
- 1 4. (Original) The electronic commerce card authentication system of
2 claim 1, wherein the central transaction server is further adapted to receive a verifying
3 enrollment request from a directory server, and to send a verifying enrollment response to the
4 directory server.
- 1 5. (Original) The electronic commerce card authentication system of
2 claim 4, wherein the central transaction server is adapted to send the verifying enrollment
3 response in response to a query to the access control server.
- 1 6. (Original) The electronic commerce card authentication system of
2 claim 4, wherein the central transaction server is adapted to send the verifying enrollment
3 response to the directory server with or without querying the access control server, and is

4 further adapted to query the access control server in response to receiving an authentication
5 request.

1 7. (Original) The electronic commerce card authentication system of
2 claim 1, wherein the authentication request includes a pseudonym corresponding to an
3 electronic commerce card account number and previously created by the central transaction
4 server.

1 8. (Original) The electronic commerce card authentication system of
2 claim 1, wherein the authentication request includes a pseudonym previously created by a
3 merchant system that corresponds to an electronic commerce card account number.

1 9. (Original) The electronic commerce card authentication system of
2 claim 1, wherein the central transaction server is adapted to initiate a charge request via a
3 card association network in response to receiving an authentication response from the access
4 control server.

1 10. (Original) A method of authenticating electronic commerce card
2 information provided by a cardholder, the method comprising:
3 receiving an authentication request from a cardholder system;
4 forwarding the authentication request to an access control server;
5 relaying authentication information between the access control server and the
6 cardholder system;
7 receiving an authentication response from the access control server; and
8 forwarding the authentication response to the cardholder system.

1 11. (Original) The method of claim 10, wherein the authentication
2 response is adapted to be analyzed by a merchant system.

1 12. (Original) The method of claim 10, further comprising forwarding a
2 copy of the authentication response to an authentication history server to be archived.

1 13. (Original) The method of claim 10, further comprising receiving a
2 verifying enrollment request from a directory server, and sending a verifying enrollment
3 response to the directory server.

1 14. (Original) The method of claim 13, wherein the verifying enrollment
2 response is sent in response to a query to the access control server.

1 15. (Original) The method of claim 13, wherein the verifying enrollment
2 response is sent to the directory server without querying the access control server, and further
3 comprising querying the access control server in response to receiving an authentication
4 request.

1 16. (Original) The method of claim 10, wherein the authentication request
2 includes a pseudonym previously created by the central transaction server that corresponds to
3 an electronic commerce card account number.

1 17. (Original) The method of claim 10, wherein the authentication request
2 includes a pseudonym previously created by a merchant system that corresponds to an
3 electronic commerce card account number.

1 18. (Original) The method of claim 1, further comprising initiating a
2 charge request via a card association network in response to receiving an authentication
3 response from the access control server.

1 19. (Original) An information storage medium including a set of
2 instruction adapted to operate an information processing device to perform a set of steps, the
3 set of steps comprising:

4 receiving an authentication request from a cardholder system;
5 forwarding the authentication request to an access control server;
6 relaying authentication information between the access control server and the
7 cardholder system;
8 receiving an authentication response from the access control server; and
9 forwarding the authentication response to the cardholder system.

1 20. (Original) The information storage medium of claim 19, wherein the
2 authentication response is adapted to be analyzed by a merchant system.

1 21. (Original) The information storage medium of claim 19, wherein the
2 set of steps further comprises forwarding a copy of the authentication response to an
3 authentication history server to be archived.

1 22. (Original) The information storage medium of claim 19, wherein the
2 set of steps further comprises receiving a verifying enrollment request from a directory
3 server, and sending a verifying enrollment response to the directory server.

1 23. (Original) The information storage medium of claim 22, wherein the
2 verifying enrollment response is sent in response to a query to the access control server.

1 24. (Original) The information storage medium of claim 22, wherein the
2 verifying enrollment response is sent to the directory server without querying the access
3 control server, and the set of steps further comprise querying the access control server in
4 response to receiving an authentication request.

1 25. (Original) The information storage medium of claim 19, wherein the
2 authentication request includes a pseudonym previously created by the central transaction
3 server that corresponds to an electronic commerce card account number.

1 26. (Original) The information storage medium of claim 19, wherein the
2 authentication request includes a pseudonym previously created by a merchant system that
3 corresponds to an electronic commerce card account number.

1 27. (Original) The information storage medium of claim 19, wherein the
2 set of steps further comprises initiating a charge request via a card association network in
3 response to receiving an authentication response from the access control server.

1 28. (Original) The method of claim 14, further comprising:
2 receiving the verifying enrollment response from the access control server in
3 response to the query; and
4 forwarding the verifying enrollment response to the directory server.

1 29. (Original) The method of claim 28, further comprising:
2 modifying the verifying enrollment response received from the access control
3 server; and
4 forwarding the modified verifying enrollment response to the directory server.

- 1 30. (Original) The information storage medium of claim 22, further
2 comprising:
3 receiving the verifying enrollment response from the access control server in
4 response to the query; and
5 forwarding the verifying enrollment response to the directory server.
- 1 31. (Original) The information storage medium of claim 30, further
2 comprising:
3 modifying the verifying enrollment response received from the access control
4 server; and
5 forwarding the modified verifying enrollment response to the directory server.